

Imaged Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA10/12/21 12:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JEFFREY R. DRYDEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22099

Chapter 13

Related to Docket No. 98

## ORDER OF COURT

AND NOW, this \_\_\_\_ 12th Day of October, 2021 upon consideration of the  
**Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT

In re:  
Jeffrey R. Dryden  
Debtor

Case No. 16-22099-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2021

User: dpas  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Marine Federal Credit Union, 819 Parris Island Gateway, Beaufort, SC 29906-6933
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14253454	+ Armstrong, 1 Armstrong Place, Butler, PA 16001-1988
14253457	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14253461	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14302965	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14253462	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Suite 3, Mount Laurel, NJ 08054-1210
14253463	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
14310629	+ Marine Federal Credit Union, PO Box 1336, Jacksonville, NC 28541-1336
14277271	Marine Federal Credit Union, P.O. Box 1551, Jacksonville, NC 28541-1551
14240987	+ Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253467	Phelan Hallinan Diamond and Jones, LLP, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14285229	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14250014	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14253471	+ Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 13 2021 03:14:28	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14253456	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2021 10:36:17	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253455	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 13 2021 03:14:23	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14247349	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 13 2021 03:14:27	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253458	+ Email/Text: clientservices@credit-control.com	Oct 13 2021 03:06:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
14253459	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 13 2021 03:06:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14253460	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 13 2021 03:24:37	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14253464	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2021 12:02:17	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
14243105	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: dpas

Page 2 of 3

Date Rcvd: Oct 12, 2021

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		Oct 13 2021 03:14:29	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14261194	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 12:02:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14296142	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2021 03:06:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14253465	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 03:14:27	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14314540	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2021 03:14:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14255384	Email/Text: bnc-quantum@quantum3group.com	Oct 13 2021 03:05:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14247027	Email/PDF: rmscedi@recoverycorp.com	Oct 13 2021 12:02:38	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14240988	+ Email/Text: BKRMailOPS@weltman.com	Oct 13 2021 03:05:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14253469	Email/PDF: gecsed@recoverycorp.com	Oct 13 2021 03:24:38	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14253470	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2021 03:14:24	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14253466	*+	Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253468	*+	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: dpas

Page 3 of 3

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Andrew L. Spivack

on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

James A. Prostko

on behalf of Creditor Freedom Mortgage Corporation jprostko@c-vlaw.com jamesprostko@gmail.com

Jeremy J. Kobeski

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com mcupec@grenenbirsic.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtctors.com  
hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Debtor Jeffrey R. Dryden mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11